

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

MARK CHARLES SIGULAR  
MICHELLE LEE SIGULAR  
Debtor(s)

Case No. 19-10363JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/10/2019.
- 2) The plan was confirmed on 06/27/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/17/2019, 09/29/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/22/2022.
- 6) Number of months from filing or conversion to last payment: 41.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$112,396.38.
- 10) Amount of unsecured claims discharged without full payment: \$96,311.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$95,640.00
Less amount refunded to debtor	\$2,264.60

**NET RECEIPTS:** **\$93,375.40**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,241.85
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$9,191.85**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,275.00	1,275.51	1,275.51	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,217.00	1,217.87	1,217.87	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	6,102.00	6,102.57	6,102.57	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	3,882.00	3,882.08	3,882.08	0.00	0.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	1,896.00	1,896.13	1,896.13	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,465.00	3,465.48	3,465.48	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	2,269.00	2,343.56	2,343.56	0.00	0.00
HYUNDAI LEASE TITLING TRUST	Priority	10,606.50	10,606.50	9,634.94	9,634.94	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	5,764.00	5,963.41	5,963.41	0.00	0.00
KEYBANK NA**	Secured	10,111.00	10,124.70	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	11,670.00	11,670.60	11,670.60	0.00	0.00
LVNV FUNDING LLC	Unsecured	7,677.00	7,677.12	7,677.12	0.00	0.00
LVNV FUNDING LLC	Unsecured	6,619.00	6,619.19	6,619.19	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,315.00	2,315.26	2,315.26	0.00	0.00
M & T BANK	Secured	25,884.00	25,884.00	25,884.00	25,884.00	2,046.89
M & T BANK	Unsecured	0.00	40.72	40.72	0.00	0.00
PNC BANK NA	Unsecured	3,007.00	3,007.10	3,007.10	0.00	0.00
PNC BANK NA	Secured	123,728.00	123,635.07	0.00	38,501.70	0.00
PNC BANK NA	Secured	0.00	1,982.26	1,982.26	1,982.26	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,944.00	2,026.99	2,026.99	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,440.00	1,440.66	1,440.66	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	780.00	780.33	780.33	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,329.00	1,329.64	1,329.64	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,017.00	3,017.74	3,017.74	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	683.00	645.42	645.42	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	926.00	926.39	926.39	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	307.00	307.14	307.14	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,828.00	2,790.38	2,790.38	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,915.00	1,877.41	1,877.41	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,410.00	3,410.76	3,410.76	0.00	0.00
PRA RECEIVABLES MANAGEMENT LLC	Unsecured	1,265.00	1,265.99	1,265.99	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	2,127.00	2,217.24	2,217.24	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	888.00	948.56	948.56	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	190.00	274.11	274.11	0.00	0.00
SOUTHERN CHAUTAUQUA FCU*	Unsecured	5,530.00	6,120.28	6,120.28	0.00	0.00
SYNCHRONY BANK	Unsecured	4,565.00	4,565.19	4,565.19	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	4,891.00	NA	NA	0.00	0.00
WESTLAKE SERVICES LLC DBA WES'	Priority	NA	19,006.47	0.00	6,133.76	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$38,501.70	\$0.00
Mortgage Arrearage	\$1,982.26	\$1,982.26	\$0.00
Debt Secured by Vehicle	\$25,884.00	\$25,884.00	\$2,046.89
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$27,866.26</b>	<b>\$66,367.96</b>	<b>\$2,046.89</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,634.94	\$15,768.70	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$9,634.94</b>	<b>\$15,768.70</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$91,420.83</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,191.85</u>	
Disbursements to Creditors	<u>\$84,183.55</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$93,375.40</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/24/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.